

Information to identify the case:

Debtor 1	John McGrath	Social Security number or ITIN	xxx-xx-8771
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-12937-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John McGrath

7/10/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
John McGrath
DebtorCase No. 15-12937-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +John McGrath, 53 Maple Drive, Spring Lake Heights, NJ 07762-2150
cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC,
10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
515438279 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,
Telephone # 888-298-7785)
515339476 Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
515339478 Medical Payment Data, Attn: Remex, 307 Wall Street, Princeton, NJ 08540-1515
518650617 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518650618 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
515339479 +Sprint, Attn: Diversified Consultant, 10550 Deerwood Park Blvd,
Jacksonville, FL 32256-0596
515339481 +US Bank, Attn: Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1, Norfolk VA 23502-4952
515339480 Unifund CCR, Attn: Mullooly, Jeffrey, Rooney & Flynn, PO Box 9036, Syosset, NY 11791-9036
515366282 +Unifund CCR aao Citibank, 6851 Jericho Tpke, POB 9036, Syosset, NY 11791-9036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:43 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515339472 EDI: AMEREXP.COM Jul 11 2020 04:08:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
515525056 EDI: BECKLEE.COM Jul 11 2020 04:08:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515339477 EDI: IRS.COM Jul 11 2020 04:08:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
515339474 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
515572969 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC,
c/o U.S. Bank National Association Nd, POB 41067, Norfolk VA 23541
515429074 EDI: Q3G.COM Jul 11 2020 04:08:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
515366851 EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515339482 EDI: USBANKARS.COM Jul 11 2020 04:08:00 US Bank, PO Box 790408,
St. Louis, MO 63179-0408
515369158 EDI: USBANKARS.COM Jul 11 2020 04:08:00 US Bank N.A., Bankruptcy Department,
PO BOX 5229, Cincinnati, Ohio 45201-5229
515371390 EDI: WFFC.COM Jul 11 2020 04:08:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
515339483 EDI: WFFC.COM Jul 11 2020 04:08:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515339473* American Express, PO Box 1270, Newark, NJ 07101-1270
515525057* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515339475* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, PO Box 15153, Wilmington, DE 19886-5153)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Jul 10, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor John McGrath cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
smncina@rascrane.com

TOTAL: 8